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Page

4. (Amended) The method of claim 1 wherein said retroviral packaging cell displaying said growth factor on its surface displays multiple growth factors.

5. (Amended) The method of claim 1 wherein said growth factor is expressed as an N-terminal fusion protein with a retroviral envelope protein.

6. (Amended) The method of claim 1 wherein said growth factor is expressed as a fusion protein with a viral envelope protein and is fused to the envelope protein via a cleavable linker.

8. (Amended) The method of claim 1 wherein said retroviral packaging cell displaying said growth factor on its surface further expresses nucleic acid encoding a receptor to target the retroviral packaging cell to the bone marrow and/or an immunosuppressive factor so that the receptor and/or immunosuppressive factor are displayed on the cell surface of said retroviral packaging cell. --